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10 experts predict what's next for investing in 2026

By Rob Burgess

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As 2025 winds down, advisors are looking toward what next year might bring for investment strategies.

One story will remain inescapable in the new year: AI. Sky-high market caps and billions being traded back and forth between companies with limited results to show for it have raised fears of overconcentration and a bubble bursting. With ongoing investment at the local and state level — including data centers and AI tech hubs — adoption and use will continue to increase, said Derrick Alexander, owner and lead financial advisor at Greater Works Wealth in Tulsa, Oklahoma.

"I don't think we'll see a bubble burst during this administration, unless there's a direct push to slow down the AI industry," he said.

Not everyone is so optimistic. Steven Crane, founder of Financial Legacy Builders in Dayton, Ohio, said he sees bubble characteristics around AI.

"Anytime investors start believing technology will solve everything, you get inflated expectations," he said. "Investors will need to diversify beyond tech, be comfortable with tactical adjustments and understand their own behavior. The era of easy money is gone."

Though AI has dominated the headlines, it's far from the only trending topic. Buzz around growing access to alternative investments has been building as well.

Lucas Wennersten, owner and founder of 49th Parallel Wealth Management in Scottsdale, Arizona, said he expects money to continue to flow into private equity and private debt.

"Fund companies are making great strides in making those types of investments available to more investors and providing better liquidity than in the past," he said. "Alternative investments will also be available in retirement accounts, increasing the pool of potential investors."

Meanwhile, traditional investments will remain foundational in most portfolios. Jonathan Elliott, managing partner at wealth management firm Optima Capital Management in Tempe, Arizona, said he remains bullish on U.S. equities.

"U.S. corporate earnings continue to show strong momentum in this earnings season," he said. "With equity returns typically tracking earnings growth and the market continuing to gain traction after the April 2025 correction, investors

should benefit from a meaningful tailwind as we move into 2026 and beyond."

Scroll down the slideshow to see what 10 industry experts identify as some of the most important investment trends for 2026:

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Crypto moves from speculation to core financial infrastructure
Anthony Georgiades, founder and general partner at early-stage venture fund Innovating Capital in Greenwich, Connecticut:

"Crypto will increasingly function as financial infrastructure. Stablecoins, tokenized real-world assets and compliant, auditable rails will attract serious institutional use, while low-utility speculative tokens matter less to where meaningful capital flows."

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Private markets expand in retirement accounts
Ronnie Cox, investment director at 401(k) platform Human Interest Advisors in San Francisco:

"In the defined contribution space, following President Donald Trump's executive order in August, we've seen an increase in interest in private market access for 401(k) plan participants. I would anticipate that trend continues and grows into 2026."

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Expanded 'accredited' status to open private markets
Michelle Boquiren Urben, general partner at venture capital fund The Synergos Fund in Washington, D.C.:

"A set of legislative actions expected to come to the floor of Congress in 2026 that would expand the definition of what is an 'accredited investor' could result in more rank-and-file investors entering private markets directly. Caution is advised, as new entrants into private markets will need to find opportunities that competently manage risk. Investors will want to invest in private equity and venture capital funds that provide diversified, institutionally managed portfolios, ensuring they gain access without being forced to assume disproportionate, concentrated risk — a critical lesson learned across multiple economic cycles."

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Tech valuations signal rising sell-off risk
John Murillo, chief business officer at global fintech solutions provider B2BROKER in Dubai:

"The current valuations in the broad tech sector [is becoming] stretched, pointing to highly increased odds of an abrupt sell-off. It may be mild, around 5% to 7% from the current levels, or it may be me mimicking the events of mid-2024, when the disappointing quarterly results by Nvidia triggered the broad market correction to the tune of more than 12%."

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Altcoins with real-world utility on the move

Arrash Yasavolian, CEO of AI-powered, automated trading strategy platform Glitch Financial in San Francisco:

"The speculative frenzy of memecoins and rug pulls drained investor confidence, but beneath the noise, a new narrative is forming. Altcoins with real utility are beginning to separate from the crowd. Since September, privacy-focused Zcash (ZEC) has surged over 1,200%, signaling a shift in investor priorities. The era of empty promises is fading, replaced by a growing focus on projects that deliver measurable value, adoption and tangible results similar to how traditional investors evaluate tech companies."

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Health care emerges as next frontier for tech investors

Kid Parchariyanon, founder and managing partner of venture capital firm SeaX Ventures in Millbrae, California:

"With AI-driven diagnostics, precision medicine and longevity tech, health care is the new proving ground for deep-tech investing, with innovation hotbeds from Boston to Bangkok merging. I believe that the future of the global economy will be built by the health care industry, and I'm paying close attention to startups that are redefining what's possible when deep-tech meets human impact."

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AI-driven grid expansion will boost infrastructure opportunities

Matthew Gagnon, founder and investment advisor with wealth management firm Financial Empowerment in Plano, Texas:

"The build-out of the U.S. power grid to support electrification and AI is a theme I believe will continue to play out in the coming years. Look at projections for future power usage and you can see massive investment will be required in the coming years. Also, the Ukraine war and COVID-19 pandemic showed the benefit of having a domestic industrial base intact. Together, these represent a large opportunity for infrastructure, energy, materials and utility companies. It's something that I allocate to client portfolios where appropriate from a risk standpoint."

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Market reset offers value beyond AI hype

Charles Luong, president and investment advisor representative at Endeavor Advisors in Phoenix:

"AI takes up all the oxygen, but meanwhile the rest of the market has reset. Higher rates mean cash flow matters again. Small caps, value stocks and international markets are priced more attractively than they have been in years. Bonds finally yield something worth talking about. These are the kinds of opportunities long term investors usually wait for, but they get ignored because the AI narrative is louder. Diversified, factor driven portfolios often perform well during these periods because they're not built around one story."

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Fed rate cuts could spark small-cap rebound

Andrew Graham, founder and portfolio manager at San Francisco-based wealth manager Jackson Square Capital:

"After hitting a growth-pothole to end 2025, [I] believe potential Fed cuts in January and April, along with a strong fiscal impulse, could lead to a cyclical recovery and the long awaited catch up trade in small caps. April through October 2025 delivered an orderly, lower volatility advance that is unusual. Expect 2026 to be more usual in terms of volatility."

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Special-purpose vehicles could aid RIA alts access

Nik Talreja, CEO and co-founder of deal execution platform Sydecar in Houston:

"Secondary special-purpose vehicle (SPV) volume will continue into 2026 and will remain the conduit for access and liquidity in pre-initial public offering businesses. We are in the midst of a paradigm shift in retail investor access to private market assets. The first wave introduced slices of institutional funds to retail investors through RIAs. We are now seeing another wave, where those same RIAs are now able to offer a more diverse set of private funds and specific private companies to their clientele, largely mediated by SPVs."

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